

Information to identify the case:

Debtor 1	Fitzroy Ricardo Hutchinson	Social Security number or ITIN	xxx-xx-5643
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Stacy Deborah Hutchinson	Social Security number or ITIN	xxx-xx-2526
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number: 11-24543-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Fitzroy Ricardo Hutchinson

Stacy Deborah Hutchinson
aka Stacy Deborah Senior, aka Stacy Senior-Hutchinson

11/18/16

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Fitzroy Ricardo Hutchinson
 Stacy Deborah Hutchinson
 Debtors

Case No. 11-24543-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

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 Total Noticed: 49

Date Rcvd: Nov 18, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2016.

db +Fitzroy Ricardo Hutchinson, 259 Carlton Club Drive, Piscataway, NJ 08854-3117
 jdb +Stacy Deborah Hutchinson, 80 Oneida Avenue, North Plainfield, NJ 07060-4307
 cr +Fifth Third Bank, P. O. Box 9013, Addison, TX 75001-9013
 511969465 +Amexdsnb, PO Box 8053, Mason, OH 45040-8053
 515331842 +Bank of America, N.A. as successor-in-interest to, FIA Card Services, N.A., P O Box 982284,
 El Paso, TX 79998-2284
 512027877 +Department Stores National Bank/American Express, Bankruptcy Processing, PO Box 8053,
 Mason, OH 45040-8053
 511969469 +Equifax Credit Information Services, P O Box 740241, Atlanta, GA 30374-0241
 511969470 +Experian, P O Box 2002, Allen, TX 75013-2002
 511969474 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,
 GRAND RAPIDS MI 49546-6253
 (address filed with court: Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45263)
 511969471 +Fia Csna, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
 516441644 +Fifth Third Bank, P.O. Box 9013, Addison, Texas 75001-9013
 512034592 +Fifth Third Bank, P.O. Box 829009, Dallas, TX 75382-9009
 511969483 NJ Div of Taxation, P O Box 999, Trenton, NJ 08646-0999
 511969482 Nationwide Credit, Inc., Pob 26314, Lehigh Valley, PA 18002-6314
 512217198 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, Compliance Activity,
 PO Box 245, Trenton, New Jersey 08695)
 511969488 +TransUnion, P O Box 2000, Chester, PA 19022-2000
 511969489 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,
 Frederick, MD 21701)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 19 2016 02:27:08 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 19 2016 02:27:04 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 lm +EDI: WFFC.COM Nov 19 2016 02:08:00 Wells Fargo Home Mortgage, POB 14547,
 Des Moines, IA 50306-3547
 511969459 +E-mail/Text: bankruptcycare@affinityfcu.com Nov 19 2016 02:26:45 Affinity Fcu,
 73 Mountain View B, Basking Ridge, NJ 07920-2332
 512299013 +E-mail/Text: bankruptcycare@affinityfcu.com Nov 19 2016 02:26:45
 Affinity Federal Credit Union, 73 Mountain View Blvd., Basking Ridge, NJ 07920-2332
 511969464 +EDI: AMEREXPR.COM Nov 19 2016 02:08:00 American Express, P.O. Box 981537,
 El Paso, TX 79998-1537
 511969463 +EDI: BECKLEE.COM Nov 19 2016 02:08:00 American Express, c/o Becket and Lee LLP,
 Po Box 3001, Malvern, PA 19355-0701
 512135395 EDI: BECKLEE.COM Nov 19 2016 02:08:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 511969466 +EDI: WFFC.COM Nov 19 2016 02:08:00 Bobs Ds Furn, c/o WFFNB, 4137 121st Street,
 Urbandale, IA 50323-2310
 511969468 EDI: CITICORP.COM Nov 19 2016 02:08:00 Citibank Usa/Home Depot,
 Citicard Credit Svcs/Centralized Bankrup, Po Box 20507, Kansas City, MO 64195
 511969467 +EDI: CITICORP.COM Nov 19 2016 02:08:00 Citibank Usa, Po Box 6497,
 Sioux Falls, SD 57117-6497
 512031390 EDI: BL-BOA.COM Nov 19 2016 02:08:00 FIA Card Services aka Bank of America,
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 511969472 +EDI: BANKAMER2.COM Nov 19 2016 02:08:00 Fia Csna, Po Box 17054,
 Wilmington, DE 19850-7054
 511969473 +E-mail/Text: collectionbankruptcies.bancorp@53.com Nov 19 2016 02:27:41 Fifth Third Bank,
 C/O Bankruptcy Dept, Mdrops05, 1850 East Paris, Grand Rapids, MI 49546-6210
 511969476 +EDI: RMSC.COM Nov 19 2016 02:08:00 Gemb/jcp, Attention: Bankruptcy, Po Box 103104,
 Roswell, GA 30076-9104
 511969477 EDI: RMSC.COM Nov 19 2016 02:08:00 Gemb/jcp, Po Box 984100, El Paso, TX 79998
 511969478 +EDI: HFC.COM Nov 19 2016 02:08:00 HSBC, Hsbc Retail Services Attention: Bankru,
 Po Box 5213, Carol Stream, IL 60197-5213
 511969479 +EDI: HFC.COM Nov 19 2016 02:08:00 HSBC, Pob 15521, Wilmington, DE 19850-5521
 512059998 +EDI: BASSASSOC.COM Nov 19 2016 02:08:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,
 3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083
 511969481 EDI: IRS.COM Nov 19 2016 02:08:00 IRS Central Insolvency Unit, P O Box 21126,
 Philadelphia, PA 19114
 512165961 EDI: PRA.COM Nov 19 2016 02:08:00 Portfolio Recovery Associates, LLC,
 c/o Jc Penney Consumer, POB 41067, Norfolk VA 23541
 512262081 EDI: PRA.COM Nov 19 2016 02:08:00 Portfolio Recovery Associates, LLC,
 c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 49

Date Rcvd: Nov 18, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

512289008 EDI: PRA.COM Nov 19 2016 02:08:00 Portfolio Recovery Associates, LLC, c/o THD,
POB 41067, Norfolk VA 23541
511969484 +EDI: SEARS.COM Nov 19 2016 02:08:00 Sears/cbsd, Po Box 6189, Sioux Falls, SD 57117-6189
512321248 EDI: TDBANKNORTH.COM Nov 19 2016 02:08:00 TD Bank N.A., Attn: Robin Paradis,
P.O. Box 9547, Portland, ME 04112-9547
511969485 +EDI: TDBANKNORTH.COM Nov 19 2016 02:08:00 Td Banknorth Maine, Attn: Bankruptcy,
32 Chestnut St, Lewiston, ME 04240-7799
511969486 +EDI: TDBANKNORTH.COM Nov 19 2016 02:08:00 Td Banknorth Maine, 32 Chestnut St,
Lewiston, ME 04240-7799
511997632 +EDI: WFFC.COM Nov 19 2016 02:08:00 Wells Fargo Bank, N.A., 4137 121st Street,
Urbandale, IA 50323-2310
514203106 +EDI: WFFC.COM Nov 19 2016 02:08:00 Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept.,
MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
511997127 +EDI: WFFC.COM Nov 19 2016 02:08:00 Wells Fargo Financial National Bank, 4137 121st Street,
Urbandale IA 50323-2310
511969490 +EDI: WFFC.COM Nov 19 2016 02:08:00 Wf Fin Bank, Wells Fargo Financial, 4137 121st St,
Urbandale, IA 50323-2310
511969492 +EDI: WFFC.COM Nov 19 2016 02:08:00 Wf Fin Bank, 3201 N 4th Ave,
Sioux Falls, SD 57104-0700

TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

512126629 Wells Fargo Bank, NA c/o Zucker Goldberg & Ackema
511969462* +Affinity Fcu, 73 Mountain View B, Basking Ridge, NJ 07920-2332
511969460* +Affinity Fcu, 73 Mountain View B, Basking Ridge, NJ 07920-2332
511969461* +Affinity Fcu, 73 Mountain View B, Basking Ridge, NJ 07920-2332
511969475* +Fifth Third Bank, C/O Bankruptcy Dept, Mdropso5, 1850 East Paris,
Grand Rapids, MI 49546-6210
511969480* +HSBC, Hsbc Retail Services Attention: Bankru, Po Box 5213, Carol Stream, IL 60197-5213
511969487* +Td Banknorth Maine, Attn: Bankruptcy, 32 Chestnut St, Lewiston, ME 04240-7799
511969491* +Wf Fin Bank, Wells Fargo Financial, 4137 121st St, Urbandale, IA 50323-2310
511969493* +Wf Fin Bank, 3201 N 4th Ave, Sioux Falls, SD 57104-0700

TOTALS: 1, * 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2016 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor Wells Fargo Bank, NA nj.bkecf@fedphe.com
Denise E. Carlson on behalf of Creditor Wells Fargo Bank, NA
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Francesca Ann Arcure on behalf of Creditor Fifth Third Bank nj_ecf_notices@buckleymadole.com
Stephen M. Goldberg on behalf of Joint Debtor Stacy Deborah Hutchinson bk2notices@smgpc.com
Stephen M. Goldberg on behalf of Debtor Fitzroy Ricardo Hutchinson bk2notices@smgpc.com
TOTAL: 7